

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Appl. No.: 10/645,336 Confirm. No.: 7599
Applicant(s): John W. Ogilvie Art Unit: 3693
Filed: August 21, 2003 Examiner: Patel, Jagdish
Title: PROMOTING SAVINGS BY FACILITATING INCREMENTAL
COMMITMENTS MADE WITH CREDIT CARD AND OTHER
CONSUMER-INITIATED TRANSACTIONS

Docket No.: 281561/048119
Customer No.: 00826

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT Under 37 C.F.R. § 1.121

Sir:

In response to the Office Action dated January 4, 2008, please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims beginning on page 2 of this paper.

Remarks/Arguments begin on page 4 of this paper.